

PATENT
AUS920010441US1
(9000/44)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

DWIP N. BANERJEE, RABINDRANATH DUTTA,
LORIN E. ULLMANN

Serial No.

Filed:

Title: METHOD, PROGRAM, AND SYSTEM FOR
RESETTING THE VALUE OF A COUPON
BASED ON MARKET INFORMATION

Examiner:

Group Art Unit:

J1017 U.S. PTO
10/04/2001
01/09/02



INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner for Patents
Washington, D.C. 20231

Dear Sir:

Pursuant to 37 C.F.R. §§ 1.56 and 1.97-1.98, Applicants would like to call the Examiner's attention to the references listed on the enclosed form PTO-1449. Copies of these references are also enclosed.

Applicants believe that none of the listed references, alone or in combination disclose or suggest Applicant's claimed invention.

Dated: OCTOBER 24, 2001

Respectfully submitted,



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FORM PTO-1449		SERIAL NO.	CASE NO. AUS920010441US1 (9000/44)
LIST OF PATENTS AND PUBLICATIONS FOR APPLICANT'S INFORMATION DISCLOSURE STATEMENT (use several sheets if necessary)		FILING DATE	GROUP ART UNIT
		APPLICANT(S): DWIP N. BANERJEE RABINDRANATH DUTTA LORIN E. ULLMANN	

10/04/01
J1017 U.S. PTO



REFERENCE DESIGNATION **U.S. PATENT DOCUMENTS**

EXAMINER INITIAL	DOCUMENT NUMBER	FILING DATE	NAME	CLASS/ SUBCLASS	FILING DATE
A1	6,185,541 B1	02/06/01	SCROGGIE ET AL.		
A2	6,041,309	03/21/00	LAOR		
A3	6,009,411	12/28/99	KEPECS		
A4	5,970,469	10/19/99	SCROGGIE ET AL.		
A5	5,903,874	05/11/99	LEONARD ET AL.		
A6	5,855,007	12/29/98	JOVICIC ET AL.		

FOREIGN PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	PUBLICATION DATE	COUNTRY	CLASS/ SUBCLASS	TRANSLATION YES NO

EXAMINER INITIAL	OTHER ART (Including Author, Title, Date, Pertinent Pages, etc.)	

EXAMINER	DATE CONSIDERED
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EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.